

Information to identify the case:

Debtor 1	Bernard J Wetzel	Social Security number or ITIN xxx-xx-9952
	First Name Middle Name Last Name	
Debtor 2	Cheryl A Wetzel	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3237
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		EIN -----
Case number: 16-21390-GLT		Date case filed in chapter 13 4/12/16
		Date case converted to chapter 7 6/16/17

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Bernard J Wetzel	Cheryl A Wetzel
2. All other names used in the last 8 years	aka BJ Wetzel	
3. Address	1750 Sillview Drive Pittsburgh, PA 15243	1750 Sillview Drive Pittsburgh, PA 15243
4. Debtor's attorney Name and address	John C. Brzustowicz Brzustowicz & Marotta, PC 4160 Washington Rd. Suite 208 McMurray, PA 15317	Contact phone 724-942-3789
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757

The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 6/16/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		
7. Meeting of creditors	August 21, 2017 at 12:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
<p>8. Presumption of abuse The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 10/20/17
Deadline for all creditors to file a proof of claim (except governmental units):		Filing deadline: 11/20/17
Deadline for governmental units to file a proof of claim:		Filing deadline: 10/11/16
<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

In re:
Bernard J Wetzel
Cheryl A Wetzel
Debtors

Case No. 16-21390/GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 309B

Page 1 of 3
Total Noticed: 47

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db/jdb +Bernard J Wetzel, Cheryl A Wetzel, 1750 Sillview Drive, Pittsburgh, PA 15243-1558
aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6107
aty +Joseph A. Dessoye, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower,
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
aty +Joseph P. Schalk, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower,
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1900
aty +Ryan Harrison James, James Law, LLC, 1514 Lincoln Way, Suite 301-302,
White Oak, PA 15131-1725
aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
Pittsburgh, PA 15212-5861
sp +Ryan James, 1514 Lincoln Way, Suite 301-302, White Oak, PA 15131-1725
14219958 +Cit Fin Serv, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14219967 +Ford Credit, Po Box 5253, Carol Stream, IL 60197-5253
14219970 Henry Reinstadtler, Bpx 355 East Shaffer Rd., Ellwood City, Pennsylvania 16117
14283576 +LSF8 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC, 13801 WIRELESS WAY,
OKLAHOMA CITY OK 73134-2500
14212402 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
14219973 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, New York 08003-3620
14280907 +Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
14382971 +Rushmore Loan Management Services, P.O.Box 55004, Irvine, CA 92619-5004
14219975 Scott Twp., Scott Twp. Municipal Building, 301 Lindsay Dr.,
Scott Township, Pennsylvania 15106
14239801 +Township of Scott/Chartiers Valley SD, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14219977 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bmmlaw@brzmar.com Jun 17 2017 00:19:36 John C. Brzustowicz,
Brzustowicz & Marotta, PC, 4160 Washington Rd., Suite 208, McMurray, PA 15317
tr +EDI: BRCCRAWFORD.COM Jun 17 2017 00:18:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2017 00:19:57 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 17 2017 00:20:02
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721
14212400 +EDI: WFNNB.COM Jun 17 2017 00:18:00 Avenue, PO Box 182789, Columbus, Ohio 43218-2789
14219955 +EDI: BANKAMER.COM Jun 17 2017 00:19:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
14219956 +E-mail/Text: bankruptcy@cavps.com Jun 17 2017 00:20:12 Calvary Portfolio Services,
Po Box 27288, Tempe, AZ 85285-7288
14255579 EDI: BL-BECKET.COM Jun 17 2017 00:19:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
14282198 +EDI: BASSASSOC.COM Jun 17 2017 00:18:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14212657 +E-mail/Text: bankruptcy@cavps.com Jun 17 2017 00:20:12 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
14219957 +EDI: CHASE.COM Jun 17 2017 00:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14219959 +EDI: SEARS.COM Jun 17 2017 00:18:00 Citibank Sears, Po Box 6189,
Sioux Falls, SD 57117-6189
14219961 +EDI: WFNNB.COM Jun 17 2017 00:18:00 Comenity Bank/Sizes, 8035 Quivira Rd,
Lenexa, KS 66215-2746
14219960 +EDI: WFNNB.COM Jun 17 2017 00:18:00 Comenity Bank/lnbryant, Po Box 182789,
Columbus, OH 43218-2789
14219962 +EDI: WFNNB.COM Jun 17 2017 00:18:00 Comenity Bank/vctrsssec, Po Box 182789,
Columbus, OH 43218-2789
14219963 +EDI: RCSFNBMARIN.COM Jun 17 2017 00:18:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
14212401 EDI: DISCOVER.COM Jun 17 2017 00:18:00 Discover, PO Box 15316,
Wilmington, Delaware 19850
14219965 EDI: DISCOVER.COM Jun 17 2017 00:18:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850

District/off: 0315-2

User: amaz
Form ID: 309B

Page 2 of 3
Total Noticed: 47

Date Rcvd: Jun 16, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14227689 EDI: DISCOVER.COM Jun 17 2017 00:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14284983 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 17 2017 00:20:30 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14219966 +EDI: WFNNB.COM Jun 17 2017 00:18:00 Fashion Bug, Po Box 182272, Columbus, OH 43218-2272
14219968 +EDI: GMACFS.COM Jun 17 2017 00:18:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
14219969 +EDI: RMSC.COM Jun 17 2017 00:19:00 GRCRB/Empire, C/o Po Box 965036,
Orlando, FL 32896-0001
14219971 +EDI: CBSKOHLS.COM Jun 17 2017 00:18:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-5660
14251064 EDI: RESURGENT.COM Jun 17 2017 00:18:00 LVNV Funding, LLC its successors and assigns as,
assignee of FBNM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
14219976 +EDI: RMSC.COM Jun 17 2017 00:19:00 Synchrony Bank/ JC Penneys, 4125 Windward Plaza,
Alpharetta, GA 30005-8738

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chartiers Valley School District
cr Duquesne Light Company
cr LSF8 Master Participation Trust
cr Township of Scott
cr U.S. Bank National Association, not in its individ
14219974 Mt Lebanon School Efcu
14219954* +Avenue, PO Box 182789, Columbus, Ohio 43218-2789
14219964* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 15316, Wilmington, Delaware 19850)
14219972* +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620

TOTALS: 6, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for Maroon Plains Trust bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor LSF8 Master Participation Trust bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Scott jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com, cnoroski@grblaw.com
John C. Brzustowicz on behalf of Debtor Bernard J Wetzel bmmmlaw@brzmar.com
John C. Brzustowicz on behalf of Joint Debtor Cheryl A Wetzel bmmmlaw@brzmar.com
Joseph A. Dessouze on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com, joseph.schalk@phelanhallinan.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winneccour cmevf@chapter13trusteeewda.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
Ryan Harrison James on behalf of Spec. Counsel Ryan James ryan@rhjameslaw.com

District/off: 0315-2

User: amaz
Form ID: 309B

Page 3 of 3
Total Noticed: 47

Date Rcvd: Jun 16, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 14